



Order Filed on June 23, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

23-02639 BKOBJ03  
BROCK & SCOTT, PLLC  
302 Fellowship Rd, Suite 130  
Mount Laurel, NJ 08054  
(844) 856-6646  
Attorneys for Wilmington Savings Fund Society, FSB,  
not in its individual capacity but solely as trustee of  
MFA 2021-NQM2 Trust

In Re:

CHRISTIAN G MONNE

Case No: 23-10870-JKS

Hearing Date: June 22, 2023

Judge: JOHN K.  
SHERWOOD

Chapter: 13

**CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION**

The consent order set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**

**DATED: June 23, 2023**

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court

<b>UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY</b>	
<b>Caption in Compliance with D.N.J. LBR 9004-1(b)</b>	
23-02639 BKOBJ03 BROCK & SCOTT, PLLC 302 Fellowship Rd, Suite 130 Mount Laurel, NJ 08054 (844) 856-6646 Attorneys for Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as trustee of MFA 2021-NQM2 Trust	
In Re:	Case No: 23-10870-JKS
CHRISTIAN G MONNE	Hearing Date: June 22, 2023
	Judge: JOHN K. SHERWOOD
	Chapter: 13

The Consent Order pertains to the property located at 33 Graydon Terrace, Clifton, NJ 07013 ("Property"), mortgage account ending with "7952";

This Matter having been brought before the Court by Jamal Romero, Esquire, attorney for Debtor, Christian G Monne (hereinafter the "Debtor"), upon the filing of a Chapter 13 Plan, Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as trustee of MFA 2021-NQM2 Trust (hereinafter the "Creditor") by and through its attorneys, Brock and Scott, PLLC, having filed an Objection to the Confirmation of said Chapter 13 Plan and the parties having subsequently resolved their differences; and the Court noting the consent of the parties of the form, substance and entry of the within Order, and for other and good cause shown:

1. The Parties agree that this consent order shall be made part of the Confirmation Order.
2. The Debtor agrees that they shall cure the full amount of Creditor's valid secured Proof of Claim (#14), which lists pre-petition arrears in the amount of \$23,876.71, via a refinance of the Property that must be completed within fourteen (14) months after confirmation.
3. Debtor agrees to make regular monthly mortgage payments in the current amount of \$2,503.83 and acknowledges that the amount is subject to change in accordance with the terms of the note and mortgage.

4. If the Debtor fails to refinance the Property within fourteen (14) months of confirmation or fails to make any regular monthly mortgage payment within thirty (30) days of the date it becomes due, then the Creditor may obtain an Order vacating, terminating and/or annulling the Automatic Stay as to the Property by filing, with the Bankruptcy court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the Bankruptcy Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and Debtor's attorney.

5. This Order shall be incorporated in and become a part of any Order Confirming Plan in the herein matter.

The undersigned hereby consent to the form,  
Content and entry of the within Order:

**BROCK AND SCOTT, PLLC**

Wilmington Savings Fund Society, FSB, not in  
its individual capacity but solely as trustee of  
MFA 2021-NQM2 Trust  
By Its Attorney,

/s/ Matthew Fissel

Matthew Fissel, Esquire

(Bar No. 038152012)

Attorney for Creditor

**BROCK & SCOTT, PLLC**

3825 Forrestgate Dr.

Winston-Salem, NC 27103

Telephone: 844-856-6646

Facsimile: 704-369-0760

E-Mail: [NJBKR@brockandscott.com](mailto:NJBKR@brockandscott.com)

Dated: 6/14/23

**DEBTOR**

By Their Attorney,

/s/

Jamal Romero, Esquire

Attorney for Debtor

Scura, Wigfield, Heyer, Stevens &

Cammarota, LLP,

1599 HAMBURG TPKE,

WAYNE, NJ 07470

Phone Number: 973-696-8391

Email: [jromero@scura.com](mailto:jromero@scura.com)

Dated: 6/14/23

In re:  
Christian G. Monne  
Debtor

Case No. 23-10870-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jun 23, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2023:

Recip ID	Recipient Name and Address
db	+ Christian G. Monne, 39 Graydon Terrace, Clifton, NJ 07013-3315

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2023 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Debtor Christian G. Monne dstevens@scura.com ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;rshah@scura.com;jromero@scura.com;sduarte@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eamonn O'Hagan	on behalf of Creditor United States Internal Revenue Service eamonn.ohagan@usdoj.gov
Jamal J Romero	on behalf of Debtor Christian G. Monne jromero@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;cmartinez@scura.com;vmajano@scura.com;rshah@scura.com;sduarte@scura.com;spereyra@scura.com;bramirez@scura.com;14799@notices.nextchapterbk.com
Marc D. Miceli	

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Jun 23, 2023

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor AGSCO Corporation mmiceli@sm-lawpc.com lindsay@sm-lawpc.com

Marie-Ann Greenberg

magecf@magtrustee.com

Matthew K. Fissel

on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity but solely as trustee of MFA 20  
wbecf@brockandscott.com, matthew.fissel@brockandscott.com

Michael E. Holt

on behalf of Interested Party Charles M. Forman Chapter 7 Trustee for CGM & Daughters Corporation mholt@formanlaw.com,  
kanema@formanlaw.com

Steven J. Mitnick

on behalf of Creditor AGSCO Corporation smitnick@sm-lawpc.com lindsay@sm-lawpc.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10